

Florence Marryat's American Notes.

When she does comment upon American things, however, she never hesitates to say what she thinks, and her conclusions are not always complimentary. The interviewers, of course, dealt with her, and she gives this experience with them:

I had the pleasure of seeing eleven gentlemen of the New York press during the first two days of my arrival, so whoever the cap fits may wear it, but I must confess that a great deal appeared in print that I never said (nor could have said) and that some of the questions put to me went beyond the bounds of courtesy. "And now, Miss Marryat," said one reporter, looking me full in the face, "at what age shall I put you down?" "Wait a minute," I replied, "you haven't asked me how many under-frames I wear yet. Surely your readers will want to know that." "You mean," he continued, "that you don't intend to tell me your age?" "I mean," I said, "that I have no intention of answering any question except such as an English gentleman would feel himself justified in putting to me in my own drawing-room." (I guess that reporter put me down at about sixty-five.) Sophie Eyre, who was staying at the Victoria, also told me that she had a similar question put to her in San Francisco, to which she answered that a woman is never older than she looks. When the critique appeared, it praised her acting, but said, "it was a pity she looked forty."

The American ladies are, as a rule, pretty. They have small, delicate features, fine eyes and good heads of hair, even when gray. But they seldom have any figure.

As a rule they do not "fraternize" with the English women much. On the other hand they adore the English men, and were I an American gentleman I should feel rather jealous of their admiration for everything masculine on this side of the water. The height of their ambition seems to be to marry a Britisher, a lord if possible, but in default of a lord, an officer in the army. They have extravagant ideas about dress, and they talk too much for good breeding of what things cost. Yet the majority do not dress fashionably; far from it, according to our ideas of fashion. I had heard so much of the American woman's taste in dress that I was astonished to see so little of it; but when I mentioned the fact, I was told that if I wished to see "real elegant dressing," I must walk up and down Broadway on Sunday morning after church. This being so entirely opposed to the principles in which we are reared, i. e., that gentlemen should wear their quietest dresses to church or in the public streets, I did not think it worth my while to go in search of the New York toilettes. When American ladies might dress gorgeously, that is at the theaters, they do not. The occupants of stalls, boxes and dress circle, appear alike in bonnets and walking costumes, which takes a great deal of the attraction from a well filled house.

At Concord, on her return to the United States, she had the following adventure:

An amusing incident occurred after my appearance at Concord. My manager approached me with a bated breath. The committee were entirely satisfied with everything, but—but—some comments had been made upon my wearing a low dress. I wished to know what comments. My entertainment dresses were such as any English lady would wear at the dinner table, and I could not understand in what way they could possibly have offended my Concord audience. "Oh! no, not of fended!—nothing of the sort, only—American artists wear high dresses as a rule, and the committee considered it preferable." "Then," I replied, "you may tell the committee"—but not it is quite unnecessary to transcribe my message to that honorable body—"I am," I continued, "an English gentleman, who has been used to mix in the highest society, and I know exactly what is the proper thing to wear. But I have come over here to teach the people how to speak and recite—I have not come to teach them how to dress. When I do, they will be at liberty to criticise my wardrobe. Until then they have no business to notice it."

No doubt the Concord committee considered themselves duly sat upon after this energetic rebuke.

Oscillation of Chimneys.

E. Bourry, in the *Memoires de la Société des Ingenieurs Civils*, June, 1885, page 721; abstracted in the Proceedings of the Institution of Civil Engineers of London: The amplitude of the oscillation of chimneys has been exactly measured by observation of the shadows cast by the sun upon the ground. Recently the oscillations of a chimney 115 feet high and four feet in diameter externally at the top, near Marseilles, were observed by the shadow, during a high wind, to attain a maximum of 20 inches. It was estimated that the chimney deflected by an initial impulse, would have made four or five oscillations before returning to a state of rest. On the contrary, by a succession of impulses synchronous with the oscillations, a chimney may be finally be overturned. Such is the explanation of the destruction of certain chimneys in which nevertheless, all the conditions of statical stability were fulfilled.

A passenger by the steamer Umbria on its voyage to England, when Henry Irving and Miss Ellen Terry were among those on board, thus describes the latter: "She is the most nervous person imaginable, never quiet an instant, and wandering ceaselessly about the vessel, hair blowing like a maniac's and arms flying about in wild gesticulation when she talks. Though the voyage was a rough one, and despite her alarming eccentricities, Miss Terry proved to be a good sailor."

Insurance Notices.

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HAMBURG — BREMEN
Fire Insurance Company.
The undersigned having been appointed Agents of the above Companies, are prepared to insure risks against fire on Stone and Brick Buildings, and on Merchandise stored therein, on the most favorable terms. For particulars apply at the office of F. A. SCHAEFER & CO., 1109 1/2.

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Fire Insurance Company.
—OF HAMBURG—
BUILDINGS, MERCHANDISE, FURNITURE and Machinery Insured against Fire on the most favorable terms.

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Agent for the Hawaiian Islands.
1105 1/2

ORIENT
Insurance Company
OF HARTFORD, CONNECTICUT.

CASH ASSETS JAN 1ST, 1884 : - \$1,411,894.41
Takes risks against Loss or Damage by Fire on Buildings, Merchandise, Machinery and Furniture on favorable terms. A. JAEGER, Agent for Hawaiian Islands, 1110 1/2

WASHINGTON
FIRE AND MARINE INSURANCE CO.,
OF BOSTON, MASSACHUSETTS.

Cash Assets Jan. 1st. 1884 - - \$1,595,550.34.

Takes Risks against Loss or Damage by Fire on Buildings, Merchandise, Machinery and Furniture on favorable terms. A. JAEGER, Agent for Hawaiian Islands, 1110 1/2

The Hartford Fire Insurance Co.
—HARTFORD, CONNECTICUT—

Assets Jan. 1, 1885, \$4,401,830.01.

Having established an agency at Honolulu for the Hawaiian Islands, the undersigned is prepared to accept risks against fire on Buildings, Merchandise, Furniture, Machinery, on the most favorable terms. Losses promptly adjusted and payable here. C. O. BERGER, Agent for the Hawaiian Islands, 1120 1/2

GENERAL INSURANCE COMPANY
For Sea, River & Land Transport
—OF DRESDEN—

Having established an Agency at Honolulu for the Hawaiian Islands, the undersigned General Agents, are authorized to take Risks against the Danger of the Seas

—AT THE—
Most Reasonable Rates, and on the Most Favorable Terms.
F. A. SCHAEFER & CO.
1107 1/2 Agent for the Hawaiian Islands.

PRUSSIAN NATIONAL
INSURANCE COMPANY,
—OF STETTIN—
[ESTABLISHED - - 1845.]
Capital : - - Reichsmarks 9,000,000.

The undersigned having been appointed agent of the above Company for the Hawaiian Islands is prepared to accept risks against Fire on Buildings, Furniture, Merchandise, Foodstuffs, Sugar Mills, &c., on the most favorable terms. LOSSES PROMPTLY ADJUSTED AND PAYABLE HERE. H. RIEMENSCHNEIDER, 1107 1/2 At Wm. & Co.

GERMAN LLOYD
Marine Insurance Company,
—OF BERLIN—

FORTUNA
General Insurance Company,
—OF BERLIN—

The above Insurance Companies have established a General Agency here, and the undersigned, General Agents, are authorized to take Risks against the Dangers of the Seas at the Most Reasonable Rates, and on the Most Favorable Terms.
1128 1/2 F. A. SCHAEFER & CO., General Agents.



The Liverpool & London & Globe
INSURANCE CO.
ASSETS - - - \$31,161,000
NET INCOME - - - \$9,000,000
CLAIMS PAID - - - \$88,714,000

Have established an agency in Honolulu for the Hawaiian Islands, and the undersigned are prepared to write risks against

FIRE ON BUILDINGS,

MERCHANDISE & DWELLINGS

On favorable terms. Dwelling Risks a Specialty. Detached dwellings and contents insured for a period of three years, for two premiums in advance. Losses promptly adjusted and payable here. 1125 1/2 BISHOP & CO.

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LIFE, FIRE AND MARINE

Insurance Agents

—AGENTS FOR THE—

New England Mutual Life Ins. Co.

—OF BOSTON—

Aetna Fire Insurance Company,

—OF HARTFORD—

Union Fire and Marine Ins. Co.

—OF SAN FRANCISCO—

Insurance Notices.

Insurance Notice

The Agents for the British Foreign Marine Insurance Company (Limited) has received instructions to **Reduce the Rates of Insurance** between Honolulu and Ports in the Pacific, and is now prepared to issue Policies at the lowest rates, with a special reduction on freight for steamers.
THEO. H. DAVIES,
1090 1/2 Agent Brit. For. Mar. Ins. Co., Limited.

ACCIDENT DEPARTMENT!

Pacific Mutual Life Ins. Co.,
—OF CALIFORNIA—

Assets Dec. 31st, 1884, \$1,263,000

Policies issued against Accident for one day up to one year.
S. C. WILDER, Agent.

Mutual Life Insurance Company,
—OF NEW YORK—

ASSETS DEC. 31st, 1884, - - \$103,876,178.51

Policies issued on the Life, Term, Life and Endowment Plan.
S. C. WILDER, Agent.

Northern Assurance Company.

[ESTABLISHED 1836.]

Accumulated Funds - - - \$3,000,000

The agent of this Company in Honolulu has received instructions to

Reduce the Rates of Life Insurance

In this country to a minimum rate, without any extra premium for residence in the Hawaiian Islands.

Among the principal advantages attaching to a Life Policy in the "NORTHERN," attention is specially drawn to the following:

SURRENDER VALUES of Lapsed Policies are held at the disposal of the Assured for Six Years.

IMMEDIATE PAYMENT of Claims, without deduction of discount.

ABOLITION of restrictions on Foreign Travel and Residence. **THEO. H. DAVIES,** 1129 1/2 AGENT.

THE PACIFIC MUTUAL

Life Insurance Company,

—OF CALIFORNIA—

Desire to call the particular attention of every body to their

Tontine Investment Policies

Which contain the "Indisputable Clause,"

No Restriction on Travel or Residence, Free from Danger of Forfeiture:

—ALSO THE—

Deposit Endowment Policy

—AND THE—

Mutual Investment Policy.

This is one of the most reliable Companies existing; has no superior, and few equals. Settles all Claims promptly; acts honestly and fairly by all.

For further information, write to, or call on **H. W. AINE,** General Agent for the Hawaiian Islands, 1107 1/2

TRANS - - ATLANTIC

Fire Insurance Company,

—OF HAMBURG—

Capital of the Co. and Reserve, Reichsmarks 6,000,000

Capital their Re-Insurance Companies 101,450,000

Total - - - Reichsmarks 107,450,000

NORTH GERMAN

Fire Insurance Company,

—OF HAMBURG—

Capital of the Co. & Reserve Reichsmarks 8,800,000

Capital their Re-Insurance Companies 35,000,000

Total - - - Reichsmarks 43,800,000

The undersigned, General Agents of the above three Companies for the Hawaiian Islands, are prepared to insure Buildings, Furniture, Merchandise and Produce, Machinery, &c., also Sugar and Rice Mills, and vessels in the harbor, against loss or damage by fire on the most favorable terms. H. HARRIS & CO., 1105 1/2

THE EQUITABLE

Life Assurance Society

—OF THE UNITED STATES—

120 Broadway, New York.

(ESTABLISHED IN 1859.)

Issues Policies on all the best Plans, among which are to be found many new departures, containing features not yet in use in other companies, aiming to the comfort and security of the POLICY HOLDERS.

This Company may be safely called the Pioneer in most of the important Insurance reforms, and for this reason as well as many others, it now transacts the largest yearly business done by any one company in the world. Policies are both

NON-FORFEITABLE AND INDISPUTABLE.

ASSETS, January 1, 1886, - - \$6,503,387.50

LIABILITIES, 4 per cent. valuation, - - \$2,691,148.37

SURPLUS - - - \$3,812,239.13

(SURPLUS ON N. Y. Standard 4 1/2 per cent. interest, \$3,495,329.40.)

Surplus over Liabilities, on every standard of valuation, larger than that of any other Life Insurance Company.

NEW ASSURANCE IN 1885, - - \$5,011,378.00

OUTSTANDING ASSURANCE, - - \$57,238,246.00

Total Paid Policyholders in 1885, - - \$7,138,689.05

Paid Policyholders since organization, - - \$8,211,175.63

INCOME, - - - \$16,590,053.13

EVERY POLICY BECOMES INCONTESTABLE

As soon as it has been three years in force, and it is a part of the written agreement that every incontestable policy shall be paid, without loss of interest. Immediately upon the receipt by the Society of satisfactory proofs of death.

OF 1,044 death claims, amounting to \$3,943,892, paid in 1885.

432 were paid the very day proofs were received; amount, \$1,598,250.

731 were paid within 3 days after receipt; amount, \$1,017,789.

1,008 within 60 days; amount, \$1,307,192.

40 after 60 days; amount, \$185,300.

No other Company can show a Record for Promptness approaching that of the EQUITABLE.

Even the brief delays indicated above, were owing to the failure of claimants, chiefly at remote points, to furnish promptly the requisite legal release, and not to any lack of promptness on the part of the Society.

CONTESTED CLAIMS—NONE.

The Society issues a plain and simple contract of Assurance, free from burdensome and technical conditions. NON-FORFEITABLE and INCONTESTABLE after three years.

All Policies as soon as they become incontestable are Payable IMMEDIATELY upon the receipt of satisfactory proofs of death, and without the delay of sixty or ninety days, usual with other companies.

For pamphlets or full particulars, apply to **ALEX. J. CARTWRIGHT,** Agent, Hawaiian Islands, 1104 1/2

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Everything Must be Sold up to the 31st of December.

OUR ENTIRE STOCK, CONSISTING OF

Gent's, Boy's, Youths' & Childrens' Clothing

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Will be Sold at Cost Price

NO HUMBUG!

We guarantee great inducements to buyers; we also beg to state, that Auction Sales will take place every Saturday night up to the 31st of December next.

S. COHN & CO.

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Insurance Notices.

Equitable Life Assurance Society

OF THE UNITED STATES.

From the beginning, the Equitable has been the pioneer in all reforms affecting the security, convenience, and advantage of policy holders. It was the first company to issue incontestable policies; the first to make such policies payable immediately, instead of after the delay of a stipulated number of months; the first to simplify the policy contract, and remove from the business technical and confusing complications; the first to apply the Tontine principle to life assurance; the first to issue a policy guaranteeing the payment of the entire reserve and a full share of the accumulated profits to each policy holder at the end of a stipulated period; the first to introduce the Semi-Tontine policy, which, in addition to all the ultimate advantages secured under the Tontine system, is "non-forfeiting," and has a surrender value during its earlier years.

During the twenty-six years and a half of its history, it has written \$105,000,000 more of assurance than any other company during the same period!

No other company has approached the Equitable in the success achieved and surplus accumulated, and the results of management in the past furnish the best guarantee for the future, to intending assurers.

Assets, January 1, 1886	\$ 66,553,387 50
Liabilities, 4 per cent. valuation	52,691,148 37
Surplus	\$ 13,862,239 13
(Surplus on N. Y. Standard 4 1/2 per cent. interest,	\$ 17,495,329 40.)
New Assurance in 1885	\$ 96,011,378 00
Outstanding Assurance	357,338,246 00
Total Paid Policyholders in 1885	7,138,689 05
Paid Policyholders since organization	88,211,175 63
Income	16,590,053 13

Insurance issued on all approved plans.

Alex. J. Cartwright,

General Agent for Hawaiian Islands

Insurance Notices.

NORTH BRITISH AND MERCANTILE

Insurance Company

—OF—
LONDON AND EDINBURGH

ESTABLISHED 1809.

RESOURCES OF THE COMPANY AS AT DEC. 31, 1885:

1—Authorized Capital, - - - \$2,000,000

2—Subscribed " " - - - 2,000,000

3—Paid up " " - - - 675,000

4—Fire Fund and Reserves as at 31st December, 1885, - - - 1,660,428

5—Life and Annuity Funds, - - - 4,292,428

6—Revenue Fire Branch, - - - 1,298,453

7—Revenue Life & Annuity Branches, - - 230,651

ED. HOFFSCHLAEGER & CO.,

1097 1/2 Agents for the Hawaiian Islands.

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Please address **A. GRAMBERG,** Care Jürgen Wolter, 154 Fort St., Honolulu.

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